

United States Bankruptcy Court  
Southern District of Mississippi

In re:  
Janisia Lanice Kimbrough  
Debtor

Case No. 25-00982-JAW  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0538-3

User: mssbad

Page 1 of 3

Date Rcvd: Apr 17, 2025

Form ID: hn006jaw

Total Noticed: 60

The following symbols are used throughout this certificate:

**Symbol**

- Definition**
- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2025:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Janisia Lanice Kimbrough, P.O. Box 321105, Flowood, MS 39232-1105
5498652	+ Allstate, PO Box 12055, Roanoke, VA 24022-2055
5498653	+ Arrow Mountain Funding, P.O. Box 2503, Kahnawake, QC Bluefrog, 1855 Bowles Ave, Flovilla, GA 30216
5498656	+ Destiny, P.O. Box 2303, Columbus, GA 31902-2303
5498665	+ Empower, 10700 Nall Ave, Leawood, KS 66211-1206
5498667	+ Global Lending, 5 Concourse Pkwy, Atlanta, GA 30328-7104
5498673	+ Hope Federal Credit Union, Jackson Med Mall, Jackson, MS 39213
5498680	+ Lendy, LLC, Po Box 9035, Dayton, OH 45409-9035
5498684	+ MS Title Loan, 2260 Hwy 80 E, Ste B, Pearl, MS 39208-3321
5498688	+ Premier Bankcard, P.O. Box 2208, Vacaville, CA 95696-8208
5498691	+ Renesant Bank, 9027 Hwy 15 N, Ackerman, MS 39735
5498695	+ Spotloan, P.O. Box 927, Palatine, IL 60078-0927
5498703	+ US Dept of Education, PO Box 5202, Greenville, TX 75403-5202

TOTAL: 14

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
5499408	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Apr 17 2025 19:44:00	Ascendum Education Solutions, Inc, PO Box 8961, Madison WI 53708-8961
5498649	+ Email/Text: bnc@teampurpose.com	Apr 17 2025 19:44:00	Advance America, 4237-B Lakeland Dr, Flowood, MS 39232-9212
5498650	+ Email/Text: bankruptcy@af247.com	Apr 17 2025 19:44:00	Advance Financial, 100 Oceanside Drive, Nashville, TN 37204-2351
5498651	+ Email/PDF: AffirmBKNotifications@resurgent.com	Apr 17 2025 19:48:02	Affirm, Inc., P.O. Box 720, San Francisco, CA 94104-0720
5498654	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Apr 17 2025 19:44:00	Aspire Credit Card, Po Box 105555, Atlanta, GA 30348-5555
5498655	+ Email/Text: bk@avant.com	Apr 17 2025 19:44:00	Avant/WebBank, 222 N. Lasalle St, Chicago, IL 60601-1003
5498657	+ Email/Text: bankruptcy@bmgmoney.com	Apr 17 2025 19:44:00	BMG Money, 1221 Brickell Ave, Miami, FL 33131-3224
5498659	Email/Text: cfcbckoffice@confinco.com	Apr 17 2025 19:44:00	Continental Finance Co, Pob 8099, Newark, DE 19714
5498660	Email/Text: cfcbckoffice@confinco.com	Apr 17 2025 19:44:00	Continental Finance Company, 4550 New Linden Hill Road, Wilmington, DE 19808
5498699	Email/Text: cfcbckoffice@confinco.com	Apr 17 2025 19:44:00	Surge, P.O. Box 8099, Newark, DE 19714
5498705	Email/Text: cfcbckoffice@confinco.com	Apr 17 2025 19:44:00	Verve, P.O. Box 8099, Newark, DE 19714

District/off: 0538-3

User: mssbad

Page 2 of 3

Date Rcvd: Apr 17, 2025

Form ID: hn006jaw

Total Noticed: 60

5498658	+ Email/Text: bkinfo@ccfi.com	Apr 17 2025 19:44:00	Cashcentral.com, 84 East 2400 North, Logan, UT 84341-2902
5498661	+ Email/Text: bankruptcy_notifications@ccsusa.com	Apr 17 2025 19:44:00	Credit Coll, Po Box 607, Norwood, MA 02062-0607
5498662	+ Email/Text: bankruptcy_notifications@ccsusa.com	Apr 17 2025 19:44:00	Credit Collection Serc, 725 Canton St, Norwood, MA 02062-2679
5498663	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 17 2025 19:48:11	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
5498664	+ Email/PDF: DellBKNotifications@resurgent.com	Apr 17 2025 19:48:06	Dell Financial Services, Po Box 81607, Austin, TX 78708-1607
5498668	Email/Text: disputes@soaren-management.com	Apr 17 2025 19:44:00	Fineday Funds, P.O. Box 457, Keshena, WI 54135
5498666	Email/Text: cxs-doc-access@earnin.com	Apr 17 2025 19:44:00	Earnin, 200 Portage Ave, Palo Alto, CA 94306
5498669	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Apr 17 2025 19:48:06	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
5498670	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Apr 17 2025 19:44:00	Genesis FS Card, Po Box 4499, Beaverton, OR 97076-4499
5498671	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Apr 17 2025 19:44:00	Genesis FS Card Services, Po Box 4499, Beaverton, OR 97076-4499
5498674	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Apr 17 2025 19:44:00	Indigo, P.O. Box 205458, Dallas, TX 75320-5458
5498676	+ Email/Text: ebone.woods@usdoj.gov	Apr 17 2025 19:44:00	Internal Revenue Servi, c/o US Attorney, 501 East Court St, Ste 4.430, Jackson, MS 39201-5025
5498675	Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 17 2025 19:44:00	Internal Revenue Servi, Centralized Insolvency, P.O. Box 7346, Philadelphia, PA 19101-7346
5498678	Email/Text: todd@kwikcashonline.com	Apr 17 2025 19:44:00	Kwikcash, Inc., 9150 Irvine Center Dr, Irvine, CA 92618
5498677	+ Email/Text: bankruptcy@kikoff.com	Apr 17 2025 19:44:00	Kikoff Lending Llc, 75 Broadway, San Francisco, CA 94111-1423
5498683	Email/Text: ml-ebn@missionlane.com	Apr 17 2025 19:44:00	Mission Lane, PO Box 105286, Atlanta, GA 30304
5498681	Email/Text: collections@memexcu.com	Apr 17 2025 19:44:00	Members Exchange, P.O. Box 31049, Jackson, MS 39286-1049
5498682	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Apr 17 2025 19:44:00	Milestone, P.O. Box 4499, Beaverton, OR 97076-4499
5498685	+ Email/PDF: bankruptcy_prod@navient.com	Apr 17 2025 19:48:10	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
5498686	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Apr 17 2025 19:44:00	Nelnet, Po Box 82561, Lincoln, NE 68501-2561
5498687	Email/Text: bankruptcy@possiblefinance.com	Apr 17 2025 19:44:00	Possible Finance, PO Box 98686, Las Vegas, NV 89193
5498689	+ Email/Text: ecfbankruptcy@proleasing.com	Apr 17 2025 19:44:00	Progressive Leasing, 256 W Data Dr, Draper, UT 84020-2315
5498692	Email/Text: bankruptcy@republicfinance.com	Apr 17 2025 19:44:00	Republic Finance, 3405 Old Brandon Rd, Pearl, MS 39208
5498690	^ MEBN	Apr 17 2025 19:41:32	Reflex, P.O. Box 31292, Tampa, FL 33631-3292
5498693	Email/Text: credit-bureau-reporting-disputes@sezzele.com	Apr 17 2025 19:44:00	Sezzle, 251 1st Ave, Minneapolis, MN 55401
5498694	+ Email/Text: bkinfo@ccfi.com	Apr 17 2025 19:44:00	Speedy Cash, PO Box 550, Cleveland, TN 37364-0550
5498696	^ MEBN	Apr 17 2025 19:41:30	Sst/tabbank, 4315 Pickett Rd, Saint Joseph, MO 64503-1600

District/off: 0538-3

User: mssbad

Page 3 of 3

Date Rcvd: Apr 17, 2025

Form ID: hn006jaw

Total Noticed: 60

5498697	+ Email/Text: megan.massey@statewidefcu.org	Apr 17 2025 19:44:00	Statewide FCU, Pob 320483, Flowood, MS 39232-0483
5498698	+ Email/Text: bankruptcy@braviant.com	Apr 17 2025 19:44:00	Sunupfin, P. O. Box 4356, Dept # 1557, Houston, TX 77210-4356
5498700	+ Email/Text: compliance@libertyloans.com	Apr 17 2025 19:44:00	TAB Bank, 901 Yamgto Road, Boca Raton, FL 33431-4497
5498679	Email/Text: BankruptcyNotices@scheart.net	Apr 17 2025 19:44:00	Lendly, 3280 N University Ave, Provo, UT 84604
5498701	Email/Text: bankruptcy@towerloan.com	Apr 17 2025 19:44:00	Tower Loan, Pob 320001, Flowood, MS 39232
5498702	^ MEBN	Apr 17 2025 19:41:22	US Attorney General, US Dept of Justice, 950 Pennsylvania AveNW, Washington, DC 20530-0001
5498704	+ Email/Text: ebone.woods@usdoj.gov	Apr 17 2025 19:44:00	US Dept of Education, c/o U.S. Attorney, 501 E. Court St, Ste 4.430, Jackson, MS 39201-5025
5498706	+ Email/PDF: Bankruptcynoticesauto@wellsfargo.com	Apr 17 2025 19:48:11	Wells Fargo, 800 Walnut, Des Moines, IA 50309-3891

TOTAL: 46

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 19, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2025 at the address(es) listed below:

Name	Email Address
Thomas Carl Rollins, Jr	on behalf of Debtor Janisia Lanice Kimbrough trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
Torri Parker Martin	tpm@tpmartinch13.com trusteeMSSB2H@ecf.epiqsystems.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 3

Form hn006jaw (07/21)

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI**

**IN RE:****Janisia Lanice Kimbrough****DEBTOR.****CASE NO. 25-00982-JAW****CHAPTER 13**

**NOTICE OF HEARING AND DEADLINES**

The Debtor has filed a Motion to Extend Automatic Stay (the "Motion") (Dkt. #13) with the Court in the above-styled case.

**Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you might wish to consult one.)**

The Court will hold an evidentiary hearing (the "Hearing") on May 12, 2025, at 10:00 AM in the Thad Cochran United States Courthouse, Bankruptcy Courtroom 4C, 501 East Court Street, Jackson, Mississippi, to consider and act upon the Motion.

If you do not want the Court to grant the Motion, or if you want the Court to consider your views on the Motion, you or your attorney must file a written response explaining your position so that the Court receives it on or before May 6, 2025 (Response Due Date). Please note that a corporation, partnership, trust, or other business entity, other than a sole proprietorship, may appear and act in Bankruptcy Court only through a licensed attorney. Attorneys and Registered Users of the Electronic Case Filing (ECF) system should file any response using ECF. Others should file any response at U.S. Bankruptcy Court, Thad Cochran U.S. Courthouse, 501 East Court Street, Suite 2.300, Jackson, MS 39201. If you file a response, you or your attorney are required to attend the Hearing. The Hearing will be electronically recorded by the Court.

If you or your attorney do not take these steps, the Court may decide that you do not oppose the Motion. If no response is filed, and the debtor has filed a declaration in support of the motion, in accordance with Miss. Bankr. L.R. 4001-1(e)(1)(B) or 4001-1(f)(1)(A), the Court may grant the Motion without conducting a Hearing.

Dated: 4/17/25

Danny L. Miller, Clerk of Court  
U.S. Bankruptcy Court  
Thad Cochran U.S. Courthouse  
501 E. Court Street  
Suite 2.300  
Jackson, MS 39201  
601-608-4600

Courtroom Deputy  
601-608-4642 (use to advise of settlement)  
601-608-4693

Parties Noticed:

ALL CREDITORS AND PARTIES LISTED ON THE COURT'S MAILING MATRIX